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UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Ronald Sloan. Docket No: 60021-375502
Serial No: 09/927,560 Group Art Unit: Unassigned
Filed: August 10, 2001
For: "FINANCIAL MODELING AND COUNSELING SYSTEM"

Initial Patent Examination Division
Commissioner for Patents
Washington, D.C. 20231

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RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

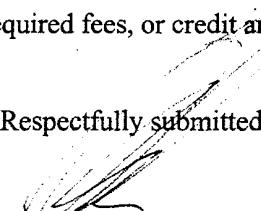
Responsive to the Notice of Incomplete Reply (Nonprovisional) mailed February 20, 2002, attached are the following documents:

1. 17 Sheets of informal drawings (Figs. 1-17);
2. Copy of Notice of Incomplete Reply (Nonprovisional);
3. Return Postcard to be date stamped as confirmation of receipt of these papers.

Applicant petitions for an extension of time under 37 CFR 1.136(a) for FOUR MONTHS. Please charge the fee of \$1,440.00 to Deposit Account No. 02-3964.

The Commissioner is authorized to charge any required fees, or credit any overpayment to Deposit Account No. 02-3964.

Respectfully submitted,


RAMBOD NADER
Reg. No. 47,262

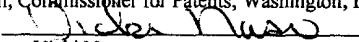
Dated: March 5, 2002

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CERTIFICATE OF MAILING (37 CFR 1.8(a))

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Initial Patent Examination Division, Commissioner for Patents, Washington, D.C., 20231.

Date: March 5, 2002


Vicki Naso

03/21/2002 NM0HANM1 00000076 023964 09927560

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SV: 248959 v01 03/05/2002



UNITED STATES PATENT AND TRADEMARK OFFICE

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 WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/927,560	08/10/2001	Ronald E. Sloan	60021.375502

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CONFIRMATION NO. 6833

FORMALITIES LETTER



OC000000007462040

Date Mailed: 02/12/2002

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NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

MAR 22 2002

Filing Date Granted

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The U.S. Patent and Trademark Office has received your reply on 01/14/2002 to the Notice to File Missing Parts (Notice) mailed 09/13/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
 Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE